

Fill in this information to identify the case:

9

Debtor 1	Asia M. Keomanivanh
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the: EASTERN	District of PA (State)
Case number	19-16776-amc

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Lakeview Loan Servicing, LLC

Court claim no. (if known): 17-2

Last 4 digits of any number you use to identify the debtor's account: 6117

Date of payment change:  
Must be at least 21 days after date of this notice 11 / 01 / 2024New total payment: \$ 752.20  
Principal, interest, and escrow, if any**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?** No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 259.29

New escrow payment: \$ 223.53

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Asia M. Keomanivanh  
First Name Middle Name Last Name

Case number (if known) 19-16776-amc

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

09/16/24

 /s/ Andrew M. Lubin

Date       /      /      

Signature

Print: Andrew M. Lubin  
First Name                    Middle Name                    Last Name                     
Title Attorney for creditor

Company McCabe, Weisberg & Conway, LLC

Address 1420 Walnut Street, Suite 1501  
Number                    Street                     
Philadelphia, PA 19102  
City                    State                    ZIP Code                   

Contact phone (215) 790 - 1010 Email ecfmail@mwc-law.com

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re: Asia M. Keomanivanh

Debtor(s)

Lakeview Loan Servicing, LLC,  
or its Successor or Assignee  
vs. Movant

SCOTT F. WATERMAN (Chapter 13), Trustee  
Asia M. Keomanivanh

Respondent(s)

Chapter 13  
Bankruptcy No. 19-16776-amc

**CERTIFICATION OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE**

I, Andrew M. Lubin, attorney for Lakeview Loan Servicing, LLC, hereby certify that I served a true and correct copy of the foregoing Amended Notice of Mortgage Payment Change, by United States Mail, first class, postage prepaid, and/or electronic means, upon the following:

Date Served: 09/16/24

Asia M. Keomanivanh  
2105 S. 21st Street  
Philadelphia, Pennsylvania  
19145

Michael A. Cibik, Esquire  
Cibik Law, P.C.  
1500 Walnut Street  
Suite 900  
Philadelphia, PA 19102  
Attorney for Debtor

SCOTT F. WATERMAN  
(Chapter 13)  
Chapter 13 Trustee  
2901 St. Lawrence Ave.  
Suite 100  
Reading, Pennsylvania 19606  
Trustee

Office of the U.S. Trustee  
Robert N.C. Nix Federal  
Building  
Suite 320  
Philadelphia, PA 19107

/s/ Andrew M. Lubin

MARISA MYERS COHEN, ESQUIRE ID #87830

ANDREW M. LUBIN, ESQUIRE ID # 54297

Attorney for Lakeview Loan Servicing, LLC

1420 Walnut Street, Suite 1501

Philadelphia, PA 19102

Telephone: (215) 790-1010

Facsimile: (215) 790-1274

Email: [ecfmail@mwc-law.com](mailto:ecfmail@mwc-law.com)



P.O. Box 8068 | Virginia Beach, VA 23450 | 1.800.509.0183

**ANNUAL ESCROW ACCOUNT  
DISCLOSURE STATEMENT****Statement Date: 08/19/24**

ASIA M KEOMANIVANH  
 MICHAEL A. CIBIK  
 CIBIK LAW, P.C  
 1500 WALNUT ST STE 900  
 PHILADELPHIA PA 19102-3518

**Annual Escrow Account Disclosure Statement**

Loan Number: [REDACTED]  
 Property Address: 2014 S 28TH ST  
 PHILADELPHIA PA 19145  
 Review Period: 12/2023 to 10/2024  
 Escrow Shortage: \$-68.96

**Current Mortgage Payment**

Principal and/or Interest:	\$528.67
Escrow (Taxes and/or Insurance):	\$215.28
Prorated Shortage:	\$44.01
<b>Total Monthly Payment:</b>	<b>\$787.96</b>

**New Mortgage Payment**

Principal and/or Interest:	\$528.67
Escrow (Taxes and/or Insurance):	\$217.78
Prorated Shortage:	\$5.75
<b>Total New Monthly Payment</b>	<b>\$752.20</b>
<b>Effective Due Date:</b>	<b>11/01/2024</b>

**Contact Us****Customer Service/Pay-by-Phone**

1.800.509.0183\*

*\*Calls are randomly monitored and recorded to ensure quality service.***Hours**

Monday - Friday: 8 A.M. to 9 P.M. ET

Saturday: 8 A.M. to 3 P.M. ET

**Website:**<https://lakeviewloanservicing.myloancare.com>

**Autodraft Customers:** If your mortgage payment amount has changed, we'll adjust your payment for you.

**Online Bill Payment Customers:** If your mortgage payment amount has changed, you will need to contact your financial services provider to adjust your payment.

**Account History**

The following statement of activity in your escrow account from 12/2023 through 10/2024 displays actual activity as it occurred in your escrow account during that period. If your loan was transferred by another mortgage servicer, the prior projection information may not be included below.

Month	Activity	Projected Amount	Actual Amount	Projected Escrow Balance	Actual Escrow Balance
		Starting Balance		\$1,512.07	\$1,243.30
December	Deposit	\$215.28	\$259.29*	\$1,727.35	\$1,502.59
January	Deposit	\$215.28	\$259.29*	\$1,942.63	\$1,761.88
February	Deposit	\$215.28	\$259.29*	\$2,157.91	\$2,021.17
February	City/Town Tax Disbursement	\$1,727.35	\$1,727.36*	\$430.56	\$293.81
March	Deposit	\$215.28	\$259.29*	\$645.84	\$553.10
April	Deposit	\$215.28	\$259.29*	\$861.12	\$812.39
May	Deposit	\$215.28	\$259.29*	\$1,076.40	\$1,071.68
June	Deposit	\$215.28	\$259.29*	\$1,291.68	\$1,330.97
June	Hazard Insurance Disbursement	\$0.00	\$886.00*	\$1,291.68	\$444.97
July	Deposit	\$215.28	\$259.29*	\$1,506.96	\$704.26
July	Hazard Insurance Disbursement	\$856.00	\$0.00*	\$650.96	\$704.26
August	Deposit	\$215.28	\$0.00*	\$866.24	\$704.26
September	Deposit	\$215.28	\$259.29* E	\$1,081.52	\$963.55

See reverse side for additional important information.

ASIA M KEOMANIVANH  
 MICHAEL A. CIBIK  
 CIBIK LAW, P.C  
 1500 WALNUT ST STE 900  
 PHILADELPHIA PA 19102-3518

Shortage Amount	New Monthly Payment Effective 11/01/2024
\$-68.96	\$752.20

Your shortage is \$-68.96 and will be spread over a 12-month period.

Account History Document Page 5 of 9					
Month	Activity	Projected Amount	Actual Amount	Projected Escrow Balance	Actual Escrow Balance
October	Deposit	\$215.28	\$259.29* E	\$1,296.80	\$1,222.84
	Total Deposits	\$2,368.08	\$2,592.90		
	Total Disbursements	\$2,583.35	\$2,613.36		
Account Balance as of 10/31/2024					\$1,222.84
An asterisk (*) appearing next to the amount indicates a difference from projected activity either in the amount or the date. The letter "E" next to an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur on the date shown.					

Last year we anticipated that Disbursements would be made from your Escrow Account during the period equaling \$2,583.35. Your lowest monthly escrow balance should not have exceeded \$430.56, which is either 1/6 (also equal to no more than two months) of the total projected payments from the account as required by federal law or the reasonable amount required by state law or the amount required by your mortgage contract. Your actual lowest monthly balance was \$293.81. The items with an asterisk on your Account History may explain this. For further explanation, call our toll-free number shown under the Contact Us section on this statement.

### Total Anticipated Annual Disbursement

We anticipate paying the escrow items listed below on your behalf in the upcoming 12-month period. The dollar amount shown may be the last amount paid for that item, or we may project the amount due as defined by federal law.

Tax		Insurance		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense
City/Town Tax Disbursement	\$1,727.36	February 2025	Hazard Insurance Disbursement	\$886.00
Total Anticipated Annual Disbursement = \$2,613.36				July 2025

### Account Projections

The following information covers your projected escrow account activity from 11/2024 to 10/2025. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The required Escrow Account Balance displays the amount actually required to be on hand as specified by federal law, state law, or your mortgage documents, and may include a cushion of up to one-sixth of your annual disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow analysis cycle.

Month	Disbursements			Projected Escrow	Required Escrow
	Projected Payments	Projected	Description	Account Balance	Account Balance
			Beginning Balance	\$1,222.84	\$1,291.80
November	\$217.78		Deposit	\$1,440.62	\$1,509.58
December	\$217.78		Deposit	\$1,658.40	\$1,727.36
January	\$217.78		Deposit	\$1,876.18	\$1,945.14
February	\$217.78	\$1,727.36	City/Town Tax Disbursement	\$366.60	\$435.56
March	\$217.78		Deposit	\$584.38	\$653.34
April	\$217.78		Deposit	\$802.16	\$871.12
May	\$217.78		Deposit	\$1,019.94	\$1,088.90
June	\$217.78		Deposit	\$1,237.72	\$1,306.68
July	\$217.78	\$886.00	Hazard Insurance Disbursement	\$569.50	\$638.46
August	\$217.78		Deposit	\$787.28	\$856.24
September	\$217.78		Deposit	\$1,005.06	\$1,074.02
October	\$217.78		Deposit	\$1,222.84	\$1,291.80

Your Projected Escrow Account Balance as of 10/31/24 is \$1,222.84. Your Required Beginning Escrow Balance according to this analysis should be \$1,291.80. This means you have a shortage of \$-68.96. Per federal law, the shortage may be collected from you over 12 months or more unless it is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. **We will collect the shortage over 12 months.** Once during this period, your Required Escrow Account Balance should be reduced to \$435.56, as shown in February. This amount represents the cushion selected as allowed by your mortgage contract, federal and state law.

### Balance Your Escrow Account

Each year your account is reviewed to make sure there is enough money to pay your property taxes and/or insurance. Federal law allows us to require a minimum balance in your account. This cash reserve helps to cover any increase in taxes and/or insurance. Subject to state law limits, your minimum balance normally equals the amount of your escrow payments for about two months. The payments made to and from your escrow account last year help predict your account activity for next year. Last year's activity also helps predict what your lowest account balance is likely to be. To balance your escrow account, we compare what your lowest account balance will likely be next year with your minimum required balance. The difference between those two numbers tells us if you need to deposit additional funds or if we will provide a refund.

\$435.56	Your minimum required balance
\$366.60	Your projected lowest account balance for February
\$-68.96	Your escrow account surplus/shortage

LoanCare is a debt collector. This is an attempt to collect a debt, and any information obtained will be used for that purpose. However, if you filed for bankruptcy, currently are in bankruptcy or received a discharge in bankruptcy, this communication is not an attempt to collect a debt, but is instead a legally required notice regarding your escrowed taxes and insurance.



3637 Sentara Way | Virginia Beach, VA 23452

## Understanding Your Escrow Changes

Over the past few years, we've worked to simplify our escrow statement. Now, understanding your escrow information is even easier. In this letter, we're breaking down your statement even further to explain the changes in your escrow account information.

-  Read ahead to see your escrow payment breakdown and your projected disbursements
-  Get answers to some of our most frequently asked questions about escrow accounts
-  See how to view your escrow information online

### Your Payment Information

Your current total monthly mortgage payment is \$787.96. Your total amount due will change by \$35.76. Your new total monthly payment will be \$752.20, effective 11/01/2024.

### Your Escrow Shortage

Your projected escrow account balance as of 10/31/24 is \$1,222.84. Your required beginning escrow balance according to this analysis should be \$1,291.80. This means you have a shortage of \$68.96.

-  A surplus or shortage in your escrow account commonly occurs when:

- > The projected amount at closing increases or decreases
- > Your property taxes increase or decrease
- > Your homeowners insurance increases or decreases
- > You change your homeowners insurance company
- > We pay delinquent taxes on your behalf

If you have questions about an increase in your property taxes or insurance premiums, please contact your local taxing authority or insurance agent.

Your shortage of \$68.96 will be divided into 12 installments of \$5.75 and added to your monthly payment. Your new monthly payment will be \$752.20, effective 11/01/2024.

If you choose to pay your shortage in full, please detach the stub at the bottom of your analysis statement, enclose it with your check and mail them to:

Attn: Customer Service  
P.O. Box 8068  
Virginia Beach, VA 23450

Please write your loan number on the Memo line of the check.

Once we receive your payment and apply it to your loan, your payment will be adjusted.

### FREQUENTLY ASKED QUESTIONS

#### I thought I had a fixed rate. Why did my payment change?

Your mortgage payment is made up of two parts: your loan payment (principal and interest) and your escrow payment (taxes and insurance). Your loan payment does not increase or decrease unless you have an adjustable rate mortgage (ARM). The portion of your monthly mortgage payment that goes toward escrows (taxes, homeowners and/or mortgage insurance) will change based on your projected amounts due to be paid.

#### Your Mortgage Payment



\* Your escrow payment may consist of the items in the three categories shown in gray.

Please note: this chart is provided for demonstration purposes only and is not intended to represent the specific amount you have in each category.

#### Why is there extra money in my escrow account?

Your escrow account makes sure you have money set aside to pay the necessary taxes and insurance.

A certain amount of the funds in your escrow account are designated to help keep your account from going negative. We call that an escrow cushion.

Think of your cushion as overdraft protection for your escrow account. Your cushion is designed to help offset any small changes in your tax and/or insurance bills. This helps lessen the burden of an escrow shortage when your escrow analysis is completed. Cushions typically cannot be waived or removed.



3637 Sentara Way | Virginia Beach, VA 23452

Even if you choose to pay your shortage in full, the amount of your payment may still change. Your escrow collections over the next 12 months may be increased to ensure enough funds are collected to pay your future taxes and insurance.

Please review the Account Projections section of your Annual Escrow Account Disclosure Statement to confirm the disbursement amounts of the escrowed items. If you find errors in this information, please confirm the disbursement amounts with your local taxing authority or insurance carrier and contact us to report any discrepancies.

### Check Your Information Online

Visit <https://lakeviewloanservicing.myloancare.com> to:

- > View your current escrow account balance
- > View your payment information
- > View your estimated tax disbursement amounts
- > View your insurance premiums
- > Enroll for email notifications when escrow disbursements are made

### If You Need Assistance



Our representatives are ready to assist you should you need further information or have additional questions or concerns. Call 1.800.509.0183 Monday - Friday: 8 A.M. to 9 P.M. ET Saturday: 8 A.M. to 3 P.M. ET.

Sincerely,

Escrow Department  
LoanCare, LLC

*This summary is not a substitute for the Annual Escrow Account Disclosure Statement and it is important that you still review the enclosed Annual Escrow Account Disclosure Statement in its entirety.*

**TO THE EXTENT THE FAIR DEBT COLLECTION PRACTICES ACT (FDCPA) AND/OR STATE DEBT COLLECTION LAWS ARE APPLICABLE, PLEASE BE ADVISED THAT THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED IN BANKRUPTCY, IS SUBJECT TO THE AUTOMATIC STAY OR IS PROVIDED FOR IN A CONFIRMED PLAN, THIS COMMUNICATION IS FOR INFORMATIONAL PURPOSES ONLY, AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.**

### How can I lower my escrow?

You may seek additional insurance quotes while maintaining the required coverage. You may contact your taxing authorities and ensure that you have taken advantage of all applicable exemptions. If you are able to reduce the cost of your insurance and/or are approved for an exemption, please make sure to provide us updated information.

### Can I prepay my escrow so that my payments don't change?

No. You are required to pay 1/12<sup>th</sup> of each escrowed item monthly with your principal and interest payment.

# A GUIDE TO YOUR ANNUAL ESCROW STATEMENT

## Understanding Your Statement

Your business is important to us and so is your satisfaction. We know that understanding your Annual Escrow Account Disclosure Statement can be overwhelming. We have created this guide to help you.

Please take the time to review this thoroughly.

**1**

**ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT**

P.O. Box 8068 | Virginia Beach, VA 23460 | 1.800.274.8600

Statement Date: 03/27/2019

0713628 0000000000 71CEC 0713628 23P

**Annual Escrow Account Disclosure Statement**

Loan Number:	05/2018 to 04/2019
Review Period:	
Escrow Surplus/Shortage:	\$422.08

**Current Mortgage Payment**

Principal and/or Interest:	\$540.99
Escrow (Taxes and/or Insurance):	\$381.88
Total Monthly Payment:	\$922.87

**New Mortgage Payment**

Principal and/or Interest:	\$540.99
Escrow (Taxes and/or Insurance):	\$381.88
Total New Monthly Payment:	\$922.87
Effective Due Date:	05/01/2019

**Contact Us**

Customer Service/Pay-by-Phone  
1.800.274.8600\*  
\*Calls are randomly monitored and recorded to ensure quality service.

Hours  
Monday - Friday: 8 a.m. to 10 p.m. EST  
Saturday: 8 a.m. to 3 p.m. EST  
Website: [www.MyLoanCare.com](http://www.MyLoanCare.com)

**Autodraft Customers:** If your mortgage payment amount has changed, we'll adjust your payment for you.

**Online Bill Payment Customers:** If your mortgage payment amount has changed, you will need to contact your financial services provider to adjust your payment.

**Account History**

The following statement of activity in your escrow account from 05/2018 through 04/2019 displays actual activity as it occurred in your escrow account. Actual activity is what was transacted by another party. Projected activity is what we expected you to pay into your escrow account.

Month	Activity	Projected Amount	Actual Amount	Projected Escrow Balance	Actual Escrow Balance
May	Starting Balance	\$565.00	\$565.00	\$565.00	\$565.00
May	Disbursement - RFP-FHA-MONT	\$75.87	\$75.87	\$522.13	\$522.13
May	Deposits - RFP-FHA-MONT	\$75.87	\$75.87	\$522.44	\$522.44
June	Deposits - RFP-FHA-MONT	\$75.87	\$75.87	\$522.44	\$522.44
June	Deposits - RFP-FHA-MONT	\$75.87	\$75.87	\$522.07	\$522.07
July	Deposits - RFP-FHA-MONT	\$75.87	\$75.87	\$522.07	\$522.07
July	Disbursement - RFP-FHA-MONT	\$75.87	\$75.87	\$522.07	\$522.07
July	Disbursement - RFP-FHA-MONT	\$75.87	\$75.87	\$522.07	\$522.07
July	Disbursement - RFP-FHA-MONT	\$75.87	\$75.87	\$522.07	\$522.07
August	Deposits - RFP-FHA-MONT	\$75.87	\$75.87	\$522.07	\$522.07
August	Deposits - RFP-FHA-MONT	\$75.87	\$75.87	\$522.07	\$522.07
September	Disbursement - RFP-FHA-MONT	\$75.87	\$75.87	\$522.07	\$522.07
September	Disbursement - RFP-FHA-MONT	\$75.87	\$75.87	\$51,223.82	\$51,223.82
October	Deposits - RFP-FHA-MONT	\$75.87	\$75.87	\$51,223.82	\$51,223.82
October	Deposits - RFP-FHA-MONT	\$75.87	\$75.87	\$51,313.47	\$51,313.47
November	Disbursement - RFP-FHA-MONT	\$75.87	\$75.87	\$51,313.47	\$51,313.47
November	Disbursement - RFP-FHA-MONT	\$75.87	\$75.87	\$51,403.10	\$51,403.10
December	Deposits - RFP-FHA-MONT	\$75.87	\$75.87	\$51,403.10	\$51,403.10
December	Deposits - RFP-FHA-MONT	\$75.87	\$75.87	\$51,592.38	\$51,592.38

**LOANCARE** **DISBURSEMENT CLEARING** **CHECK NO.** **03/27/19** **MO/DAY/YR** **AMOUNT** **422.08**

P.O. Box 8068  
Virginia Beach, VA 23460

Four Hundred Twenty Two Dollars and Eight Cents

Pay to the Order of:

AUTHORIZED SIGNATURE

## 1 Annual Escrow Account Disclosure Statement

The Annual Escrow Account Disclosure Statement section includes your loan number, the review period and the escrow surplus/shortage.

- Loan Number – Unique primary identifier that is specific to your loan.
- Review Period – Time frame for activity displayed in the statement.
- Escrow Surplus/Shortage – If your projected escrow account balance is greater than the required beginning escrow balance, you have a surplus. If your projected escrow account balance is less than the required beginning escrow balance, you have a shortage.

## 2 Current Mortgage Payment

This section shows your current total monthly payment with a breakdown of principal and/or interest and escrow.

## 3 New Mortgage Payment

This section displays your new payment amount and the date on which it is due. This includes principal and interest, escrow and additional amounts.

- Effective Due Date – Date on which your new payment is due.

## 4 Account History

This section displays a breakdown of your account history for the review period that includes the following sections:

- Month – The month for which activity is displayed.
- Activity – A description of the projected and/or actual amount(s).
- Projected Amount: Deposit – 1/12 of the anticipated annual escrow disbursement as of the last analysis you received. This is what we expected you to pay into your escrow account each month.
- Projected Amount: Disbursement – The amounts we expected to disburse on your behalf to various tax and insurance entities.
- Actual Amount: Deposit – The actual amount we received from you and deposited into your escrow account.
- Actual Amount: Disbursement – The amounts we actually disbursed on your behalf to various tax and insurance entities.
- Projected Escrow Balance – The escrow balance we expected your account to show at the end of each month, based on the projected payments and projected disbursements.
- Actual Escrow Balance – The balance in your escrow account at the end of each month, based on the actual payments and disbursements that occurred during the period.

# A GUIDE TO YOUR ANNUAL ESCROW STATEMENT

## 5 Total Anticipated Annual Disbursement

This section displays your tax and insurance disbursements. The total anticipated annual disbursement is the sum of all the tax and insurance payments.

## 6 Account Projections

This section displays a breakdown of your account projections for the review period that includes:

- Month – The month for which activity is displayed.
- Projected Payments – 1/12 of the anticipated annual escrow disbursement as of the last analysis you received. This is what we expected you to pay into your escrow account each month.
- Disbursements – The amounts we expected to disburse on your behalf to various tax and insurance entities.
- Projected Escrow – The escrow balance we expected your account to show at the end of each month, based on the projected payments and projected disbursements.
- Required Escrow – The balance in your escrow account at the end of each month, based on the actual payments and disbursements that occurred during the period.

## Contact Us

If you have any questions, please call us or visit us online by referencing the information provided on your Annual Escrow Account Disclosure Statement.

Written notices of error or information requests should be sent to:

ATTN: The Office of the Customer  
P.O. Box 8068  
Virginia Beach, VA 23450

Business Hours  
Monday – Friday, 8 A.M. to 9 P.M. ET  
Saturday, 8 A.M. to 3 P.M. ET

contract. Your actual lower monthly balance was equal to or greater than \$569.81. The terms with an asterisk on your Account Hitler's™ may apply to this. For further explanation, call our toll-free number shown under the Contact Us section on this statement.

payments you can choose to have a deduction of \$100.00, which is a deduction of 10% more than two months of the total projected payments you will receive as required by the terms listed on the [Statement of Account](#) for the amount required by the [Statement of Account](#). Your actual losses may potentially have an effect equal to 10% or greater than \$668.61. The funds with an asterisk (\*) on your [Account History](#) may help you. For further compensation, call our toll-free number shown under the [Contact Us](#) section on this statement.

**5** **Total Anticipated Annual Disbursement**  
These are the expense items we anticipate to collect from your annual plan for the year, or will project the your escrow deposit is calculated and deposited here.

These are the estimated items we anticipate to collect for or pay on your account in the upcoming 12 month period. The dollar amount shown may be less than amount paid for this item, or may project the amount due as defined by federal law. Rounding in these anticipated disbursements, the amount your escrow deposit is calculated and deposited here.

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Month	Projected Data Elements		Projected Account Balances	Required Estimate
	Projected Beginning Balances	Projected Changes (Increase or Decrease)		
May	793,000	75,967	818,967	1,000,000
June	818,967	75,967	894,934	1,000,000
July	894,934	75,967	969,899	1,000,000
August	969,899	75,967	1,045,866	1,000,000
September	1,045,866	75,967	1,121,833	1,000,000
October	1,121,833	75,967	1,197,799	1,000,000
November	1,197,799	75,967	1,273,766	1,000,000
December	1,273,766	75,967	1,349,733	1,000,000
January	1,349,733	75,967	1,425,699	1,000,000
February	1,425,699	75,967	1,501,666	1,000,000
March	1,501,666	75,967	1,577,633	1,000,000
April	1,577,633	75,967	1,653,599	1,000,000
May	1,653,599	75,967	1,729,566	1,000,000
June	1,729,566	75,967	1,805,533	1,000,000
July	1,805,533	75,967	1,881,500	1,000,000
August	1,881,500	75,967	1,957,466	1,000,000
September	1,957,466	75,967	2,033,433	1,000,000
October	2,033,433	75,967	2,109,399	1,000,000
November	2,109,399	75,967	2,185,366	1,000,000
December	2,185,366	75,967	2,261,333	1,000,000
January	2,261,333	75,967	2,337,299	1,000,000
February	2,337,299	75,967	2,413,266	1,000,000
March	2,413,266	75,967	2,489,233	1,000,000
April	2,489,233	75,967	2,565,199	1,000,000
May	2,565,199	75,967	2,641,166	1,000,000
June	2,641,166	75,967	2,717,133	1,000,000
July	2,717,133	75,967	2,793,099	1,000,000
August	2,793,099	75,967	2,869,066	1,000,000
September	2,869,066	75,967	2,945,033	1,000,000
October	2,945,033	75,967	3,020,999	1,000,000
November	3,020,999	75,967	3,096,966	1,000,000
December	3,096,966	75,967	3,172,933	1,000,000
January	3,172,933	75,967	3,248,899	1,000,000
February	3,248,899	75,967	3,324,866	1,000,000
March	3,324,866	75,967	3,400,833	1,000,000
April	3,400,833	75,967	3,476,799	1,000,000
May	3,476,799	75,967	3,552,766	1,000,000
June	3,552,766	75,967	3,628,733	1,000,000
July	3,628,733	75,967	3,704,699	1,000,000
August	3,704,699	75,967	3,780,666	1,000,000
September	3,780,666	75,967	3,856,633	1,000,000
October	3,856,633	75,967	3,932,599	1,000,000
November	3,932,599	75,967	4,008,566	1,000,000
December	4,008,566	75,967	4,084,533	1,000,000
January	4,084,533	75,967	4,160,499	1,000,000
February	4,160,499	75,967	4,236,466	1,000,000
March	4,236,466	75,967	4,312,433	1,000,000
April	4,312,433	75,967	4,388,399	1,000,000
May	4,388,399	75,967	4,464,366	1,000,000
June	4,464,366	75,967	4,540,333	1,000,000
July	4,540,333	75,967	4,616,299	1,000,000
August	4,616,299	75,967	4,692,266	1,000,000
September	4,692,266	75,967	4,768,233	1,000,000
October	4,768,233	75,967	4,844,199	1,000,000
November	4,844,199	75,967	4,920,166	1,000,000
December	4,920,166	75,967	4,996,133	1,000,000
January	4,996,133	75,967	5,072,099	1,000,000
February	5,072,099	75,967	5,148,066	1,000,000
March	5,148,066	75,967	5,223,933	1,000,000
April	5,223,933	75,967	5,299,899	1,000,000
May	5,299,899	75,967	5,375,866	1,000,000
June	5,375,866	75,967	5,451,833	1,000,000
July	5,451,833	75,967	5,527,799	1,000,000
August	5,527,799	75,967	5,603,766	1,000,000
September	5,603,766	75,967	5,679,733	1,000,000
October	5,679,733	75,967	5,755,699	1,000,000
November	5,755,699	75,967	5,831,666	1,000,000
December	5,831,666	75,967	5,907,633	1,000,000
January	5,907,633	75,967	5,983,599	1,000,000
February	5,983,599	75,967	6,059,566	1,000,000
March	6,059,566	75,967	6,135,533	1,000,000
April	6,135,533	75,967	6,211,499	1,000,000
May	6,211,499	75,967	6,287,466	1,000,000
June	6,287,466	75,967	6,363,433	1,000,000
July	6,363,433	75,967	6,439,399	1,000,000
August	6,439,399	75,967	6,515,366	1,000,000
September	6,515,366	75,967	6,591,333	1,000,000
October	6,591,333	75,967	6,667,299	1,000,000
November	6,667,299	75,967	6,743,266	1,000,000
December	6,743,266	75,967	6,819,233	1,000,000
January	6,819,233	75,967	6,895,199	1,000,000
February	6,895,199	75,967	6,971,166	1,000,000
March	6,971,166	75,967	7,047,133	1,000,000
April	7,047,133	75,967	7,123,099	1,000,000
May	7,123,099	75,967	7,199,066	1,000,000
June	7,199,066	75,967	7,275,033	1,000,000
July	7,275,033	75,967	7,350,999	1,000,000
August	7,350,999	75,967	7,426,966	1,000,000
September	7,426,966	75,967	7,502,933	1,000,000
October	7,502,933	75,967	7,578,899	1,000,000
November	7,578,899	75,967	7,654,866	1,000,000
December	7,654,866	75,967	7,730,833	1,000,000
January	7,730,833	75,967	7,806,799	1,000,000
February	7,806,799	75,967	7,882,766	1,000,000
March	7,882,766	75,967	7,958,733	1,000,000
April	7,958,733	75,967	8,034,699	1,000,000
May	8,034,699	75,967	8,110,666	1,000,000
June	8,110,666	75,967	8,186,633	1,000,000
July	8,186,633	75,967	8,262,599	1,000,000
August	8,262,599	75,967	8,338,566	1,000,000
September	8,338,566	75,967	8,414,533	1,000,000
October	8,414,533	75,967	8,490,499	1,000,000
November	8,490,499	75,967	8,566,466	1,000,000
December	8,566,466	75,967	8,642,433	1,000,000
January	8,642,433	75,967	8,718,399	1,000,000
February	8,718,399	75,967	8,794,366	1,000,000
March	8,794,366	75,967	8,870,333	1,000,000
April	8,870,333	75,967	8,946,299	1,000,000
May	8,946,299	75,967	9,022,266	1,000,000
June	9,022,266	75,967	9,098,233	1,000,000
July	9,098,233	75,967	9,174,199	1,000,000
August	9,174,199	75,967	9,250,166	1,000,000
September	9,250,166	75,967	9,326,133	1,000,000
October	9,326,133	75,967	9,402,099	1,000,000
November	9,402,099	75,967	9,478,066	1,000,000
December	9,478,066	75,967	9,554,033	1,000,000
January	9,554,033	75,967	9,630,000	1,000,000
February	9,630,000	75,967	9,705,966	1,000,000
March	9,705,966	75,967	9,781,933	1,000,000
April	9,781,933	75,967	9,857,899	1,000,000
May	9,857,899	75,967	9,933,866	1,000,000
June	9,933,866	75,967	10,009,833	1,000,000
July	10,009,833	75,967	10,085,799	1,000,000
August	10,085,799	75,967	10,161,766	1,000,000
September	10,161,766	75,967	10,237,733	1,000,000
October	10,237,733	75,967	10,313,699	1,000,000
November	10,313,699	75,967	10,389,666	1,000,000
December	10,389,666	75,967	10,465,633	1,000,000
January	10,465,633	75,967	10,541,599	1,000,000
February	10,541,599	75,967	10,617,566	1,000,000
March	10,617,566	75,967	10,693,533	1,000,000
April	10,693,533	75,967	10,769,499	1,000,000
May	10,769,499	75,967	10,845,466	1,000,000
June	10,845,466	75,967	10,921,433	1,000,000
July	10,921,433	75,967	10,997,399	1,000,000
August	10,997,399	75,967	11,073,366	1,000,000
September	11,073,366	75,967	11,149,333	1,000,000
October	11,149,333	75,967	11,225,299	1,000,000
November	11,225,299	75,967	11,301,266	1,000,000
December	11,301,266	75,967	11,377,233	1,000,000
January	11,377,233	75,967	11,453,199	1,000,000
February	11,453,199	75,967	11,529,166	1,000,000
March	11,529,166	75,967	11,605,133	1,000,000
April	11,605,133	75,967	11,681,099	1,000,000
May	11,681,099	75,967	11,757,066	1,000,000
June	11,757,066	75,967	11,833,033	1,000,000
July	11,833,033	75,967	11,908,999	1,000,000
August	11,908,999	75,967	12,084,966	1,000,000
September	12,084,966	75,967	12,160,933	1,000,000
October	12,160,933	75,967	12,236,899	1,000,000
November	12,236,899	75,967	12,312,866	1,000,000
December	12,312,866	75,967	12,388,833	1,000,000
January	12,388,833	75,967	12,464,799	1,000,000
February	12,464,799	75,967	12,540,766	1,000,000
March	12,540,766	75,967	12,616,733	1,000,000
April	12,616,733	75,967	12,692,699	1,000,000
May	12,692,699	75,967	12,768,666	1,000,000
June	12,768,666	75,967	12,844,633	1,000,000
July	12,844,633	75,967	12,920,599	1,000,000
August	12,920,599	75,967	13,096,566	1,000,000
September	13,096,566	75,967	13,172,533	1,000,000
October	13,172,533	75,967	13,248,499	1,000,000
November	13,248,499	75,967	13,324,466	1,000,000
December	13,324,466	75,967	13,400,433	1,000,000
January	13,400,433	75,967	13,476,399	1,000,000
February	13,476,399	75,967	13,552,366	1,000,000
March	13,552,366	75,967	13,628,333	1,000,000
April	13,628,333	75,967	13,704,299	1,000,000
May	13,704,299	75,967	13,780,266	1,000,000
June	13,780,266	75,967	13,856,233	1,000,000
July	13,856,233	75,967	13,932,199	1,000,000
August	13,932,199	75,967	14,008,166	1,000,000
September	14,008,166	75,967	14,084,133	1,000,000
October	14,084,133	75,967	14,160,099	1,000,000
November	14,160,099	75,967	14,236,066	1,000,000
December	14,236,066	75,967	14,312,033	1,000,000
January	14,312,033	75,967	14,387,999	1,000,000
February	14,387,999	75,967	14,464,966	1,000,000
March	14,464,966	75,967	14,540,933	1,000,000
April	14,540,933	75,967	14,616,899	1,000,000
May	14,616,899	75,967	14,692,866	1,000,000
June	14,692,866	75,967	14,768,833	1,000,000
July	14,768,833	75,967	14,844,799	1,000,000
August	14,844,799	75,967	14,920,766	1,000,000
September	14,920,766	75,967	15,000,000	1,000,000